

**Amendments to the Claims**

The following listing of claims supersedes all previously pending claims:

Claims 75-96 (cancelled)

Claim 97 (previously presented): A method for transferring a value representing a commodity in an electronic transaction comprising:

    providing a buyer value note, the buyer value note including a buyer public key, the value, and a first bank signature;

    appending the buyer value note with a seller public key;

    endorsing the buyer value note with a buyer endorsement signature such that the buyer endorsement signature is verified with the buyer public key;

    creating a seller value note, the seller value note including a seller public key and the value;

    disassociating the buyer public key and the buyer endorsement signature from the seller value note;

    deleting the buyer public key and the buyer endorsement signature such that the seller value note is anonymous with respect to the buyer value note; and

    endorsing the seller value note with a second bank signature whereby the value is transferred to the seller.

Claim 98 (previously presented): The method of claim 97 wherein the buyer value note further comprises expiry information such that the buyer value note is not redeemable outside of an expiry date.

Claim 99 (previously presented): The method of claim 97 wherein the buyer value note further comprises identification information for uniquely identifying the buyer value note.

Claim 100 (previously presented): The method of claim 99 wherein the identification information is selected from the group consisting of: a date of issuance, a time of issuance, a date of expiry, a time of expiry, an identification code, and an identification string.

Claim 101 (previously presented): The method of claim 97 wherein the buyer value note further comprises a redemption time such that the buyer value note is not redeemable before the redemption time.

Claim 102 (previously presented): The method of claim 97 wherein the buyer value note further comprises a guarantee term such that the buyer value note is guaranteed only within the guarantee term.

Claim 103 (previously presented): A method for transferring at least a portion of a value representing a commodity in an electronic transaction comprising:

providing a first buyer value note, the first buyer value note including a buyer public key, a value, and a first bank signature;

appending the first buyer value note with a seller public key, a previously presented value representing the at least the portion of the value, a change value representing the value less the previously presented value, and a buyer change public key;

endorsing the first buyer value note with a buyer endorsement signature such that the buyer endorsement signature is verified with the buyer public key;

creating a seller value note, the seller value note including a seller public key and the previously presented value;

endorsing the seller value note with a second bank signature whereby the previously presented value is transferred to the seller;

creating a second buyer value note, the second buyer value note including the buyer change public key and the change value;

disassociating the buyer public key and the buyer endorsement signature from the seller value note;

deleting the buyer public key and the buyer endorsement signature such that the seller value note is anonymous with respect to the buyer value note; and

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endorsing the second buyer value note with a third bank signature whereby the change value is retained by the buyer.

Claim 104 (previously presented): The method of claim 103 wherein the buyer value note further comprises expiry information such that the buyer value note is not redeemable outside of an expiry date.

Claim 105 (previously presented): The method of claim 103 wherein the buyer value note further comprises identification information for uniquely identifying the buyer value note.

Claim 106 (previously presented): The method of claim 105 wherein the identification information is selected from the group consisting of: a date of issuance, a time of issuance, a date of expiry, a time of expiry, an identification code, and an identification string.

Claim 107 (previously presented): The method of claim 103 wherein the buyer value note further comprises a redemption time such that the buyer value note is not redeemable before the redemption time.

Claim 108 (previously presented): The method of claim 103 wherein the buyer value note further comprises a guarantee term such that the buyer value note is guaranteed only within the guarantee term.